

**“There are so many people now
going through unimaginable
hardship – I don’t take this help
for granted.”**

A year like no other

Most of us have lived our lives in peace and prosperity. We took for granted that we would have enough food on the table, good health care when we needed it, schools for our children to learn in and parks for them to play in – and freedom from the fear of the deadly diseases that killed millions less than a century ago: flu, TB, polio.

As the COVID-19 pandemic hit the UK so hard in 2020 it was UNISON members and Key Workers who kept the country going – the nurses, the care workers, the street sweepers, the library staff, the cleaners and so many more in critical roles – the country would have fallen apart without you.

It is with uncertainty and hope that we look toward the future: will I lose my job? What if I get sick? Can we go on holiday? If I hug you, could I infect you? How can things be normal again?

The country would have fallen apart without you.

“We are proud of the fact that our union has its own charity. We understand that support shouldn’t end at the workplace door and we will stand ready to help our members when needed.”

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“Your help feels like a breeze in the hot summer.”



You didn't give up

You kept working, even though you were exhausted and frightened. You scrubbed and sanitised, you shopped at 6am or online at midnight to keep your distance, you cycled and walked miles to avoid a crowd on public transport, you masked up, your glasses steamed up, you bought gallons of hand sanitiser and, as the world stood still, you kept going.

And if you couldn't go into work, you turned the spare room into an office and became your own IT expert; the kitchen became a classroom; the living room a gym. The bathroom became your sanctuary, the only place where you could have two uninterrupted minutes. Your sofa became the centre of family life or the place you sat alone wondering when you would see your family and friends again.

As the world stood still, you kept going.

“I’ve been so stressed... it’s all been quite miserable. I’m so relieved; this will really help me through.”



Under pressure

For many people the pressure has been too much. Getting sick and having to self-isolate on measly statutory pay, with job losses and furlough leading to mounting debts.

And the seemingly smaller things that brought us to our knees – the washing machine breaking down when there’s no money to mend it, just when work uniforms and other clothes need to be washed more frequently.

For children, missing school and friends was so hard, but being stuck in the house all day led to soaring fuel and food bills as incomes dropped. Relationships crumbled and anxiety soared. Loved ones died and we couldn’t even hold their hands or say goodbye.

There for You was a safety net for thousands.

Losing sleep

Alex is a paediatric nurse – she helps sick children. At the end of a shift, she goes home to her own three young children and her partner Francis. They managed to buy their own home and used credit cards and overdrafts to supplement the expensive business of bringing up a family.

They thought they were managing while both of them worked and the children were in school.

In reality they already owed more than was comfortable and things got out of control with the start of the pandemic – even though, ironically, Alex's work hours increased due to COVID-19.

What went wrong?

- Alex's travel costs increased.**
- Francis was furloughed receiving only 80% of his normal wage.**
- Food costs nearly doubled**

while the children were at home – and not getting school dinners.

- Fuel costs increased with the kids and their dad at home all day.**
- Their credit card debts and overdraft spiralled and at best they were able to pay the monthly minimum charges.**

In desperation Alex turned to There for You with Council Tax arrears, fuel debt and multiple bank debts. In total, a terrifying £16,000 debt that she could see no way to get clear of.

With the crippling debt, Alex's anxiety and depression grew; she felt hopeless and frightened.

From our experience, we know how debt can lead to depression and mental ill-health, but the additional impact of the pandemic on mental health cannot be overstated.

Alex's greatest fear was losing the home they had worked so hard for and the damage the debt and the stress is doing to her children.

Over and over again at There for You we see people who can't see a way forward. The average debt of those turning to our Debtline is over £15,000 and unpaid fuel and Council Tax bills are keeping many UNISON members awake at night.

How we helped

For many people taking the first step to contact us and finding you are not on your own is often a great relief. We will listen to you without judgement and then offer practical support and signpost to specialist support services. For Alex this meant:

- A full financial assessment of their situation.**
- A benefit check to make**

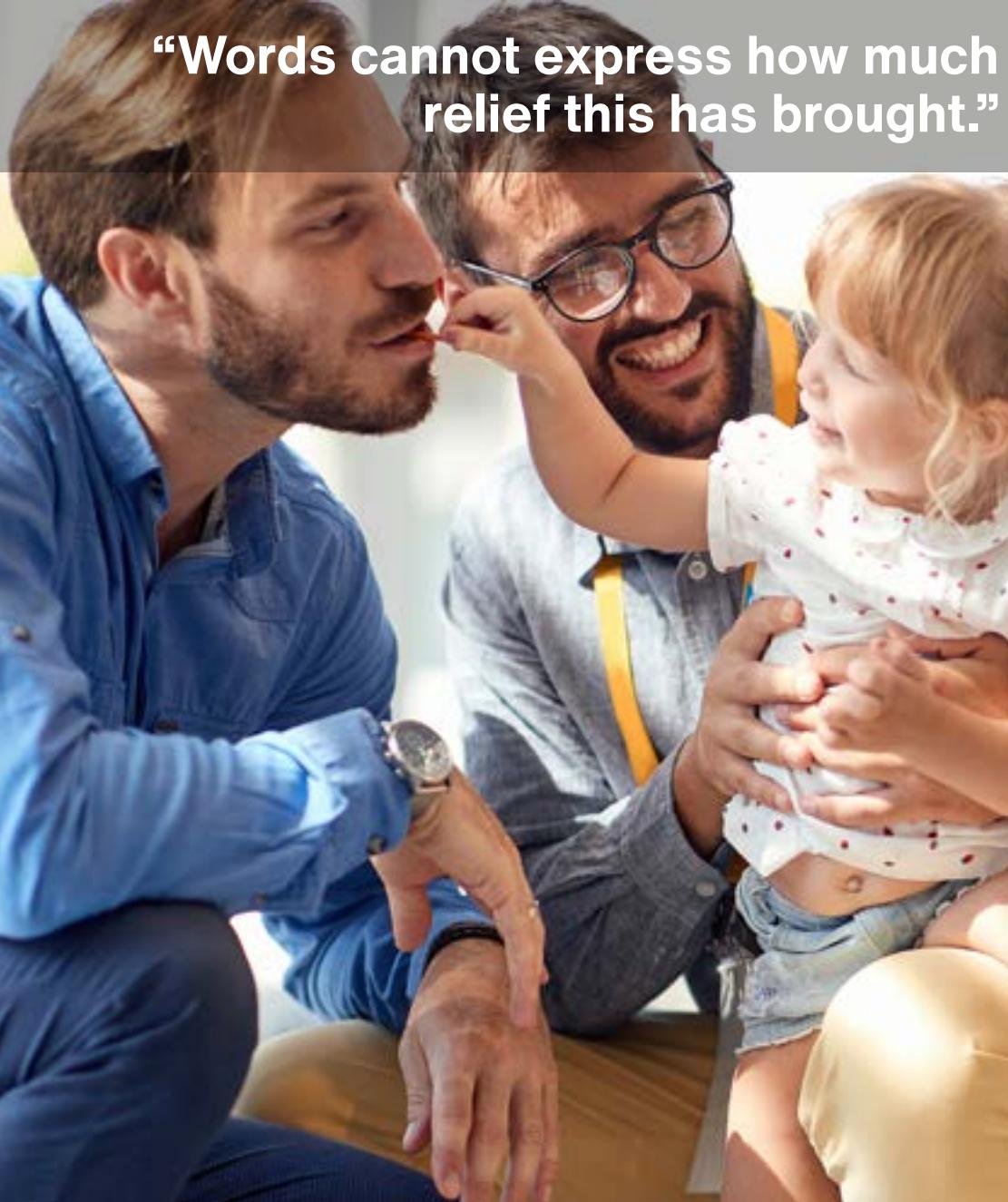


sure she was receiving all the benefits she was entitled to.

- A referral to our Debtline service, which offers free confidential advice and can help you to restructure debts with a manageable plan.**
- An immediate grant of £800 to give some immediate relief on the fuel and Council Tax arrears.**

These grants do not have to be repaid.

It's still hard to imagine getting back to normal life, but now Alex and her family can sleep at night knowing they are not alone, and help is available.



“Words cannot express how much relief this has brought.”

The Small Print: All the stories and quotes used in these pages are true. However, they have been edited for confidentiality, sense and length. Names, places and other details have been changed.

What we do

There for You provides confidential advice and support for UNISON members and their dependants experiencing financial and personal difficulties.

We award grants, signpost people to specialist services and offer a sympathetic ear.

COVID-19 Response Fund

If you are suffering financially because of COVID-19 you can apply to our **COVID-19 Response Fund** for help. See **p9** below for more information.

Financial assistance

There are many reasons why you might need help, for example, you may be affected by:

- * loss of income
- * relationship breakdown
- * bereavement
- * a long illness
- * the need to buy equipment because of a disability
- * caring for someone with special needs or an illness.

If you are eligible, we can help you with:

- * general living costs
- * household appliances
- * urgent repairs
- * disability equipment and adaptations
- * utility bills
- * funeral costs.

[Find out more about our financial assistance](#)



“Thank you for giving me a smile – it’s been a long time since I made one.”

Help with debt

When you feel you have run out of options, we can help with:

- * immediate advice
- * a free and confidential service with no hidden charges
- * a personal case officer to advise you and negotiate with your creditors
- * a manageable debt plan to suit your circumstances.

Call UNISON Debtline now on freephone 0800 389 3302 or find out more [here](#).

Check your benefits

Make sure you get everything you're entitled to with the free and easy-to-use UNISON Benefits Calculator, and see what help is available from benefits if you're affected by coronavirus.

[Check your benefits now](#)

General advice

There for You provides a confidential service for members over the phone or in person if you are experiencing personal difficulties.

For more information call us on: 020 7121 5620 or [email us](#), or contact your branch welfare officer.

How do I get help?

If you're a UNISON member, you can:

Contact your branch

Use our [online enquiry form](#)

Call UNISONdirect on 0800 0 857 857.

“I've had a good old cry of both relief and gratitude. After such a tough year I can only thank you all. Community and kindness is everything.”



Urgent repairs needed

Shirin is an intensive care nurse who found herself at the epicentre of the COVID-19 pandemic.

She lives alone in her mortgaged property and thought she had emergency home cover for when things went wrong.

When her boiler blew up and couldn't be repaired, she had no heating or hot water. She couldn't wash her uniform or shower after a gruelling shift in the hospital.

Shirin had previously used her two spare rooms to rent to overseas students and supplement her income to cover her bills. Of course, she lost that income

as overseas students stayed away in the pandemic.

She didn't know what to do.

How we helped

- We gave Shirin a grant of £1,000 towards a replacement boiler.*
- We put Shirin in touch with other nursing charities that could help.*



“It has given me hope that after what I’ve been through life is not all bad. It’s a special gift that I will treasure for the rest of my life.”

“You are lifesavers. I can pay off some bills that piled up over COVID and get myself some decent food.”

“I have struggled during this pandemic, financially, and the money has really helped me to just breathe a little and catch up on a few bills. It meant so much just to know there was somebody there who cared – it meant a lot.”

The COVID-19 Response Fund

In 2020 we set up the UNISON COVID-19 Response Fund as an additional source of help for those directly affected by the pandemic.

The response has been extraordinary. As well as generous grants from UNISON and the COVID-19 Healthcare Support Appeal, UNISON branches donated a massive £544,504 in 2020 alone.

This money has allowed There for You respond to 3,000 COVID-19 Response Fund grant applications and help members get their lives back on track. The response fund offers grants of up to £500 to help members whose household incomes have been affected by the pandemic.

You can check whether you are eligible and apply [online](#) today.

An extraordinary response

A little can mean a lot

Grants awarded in 2020

An astonishing 4,620 grants were awarded to UNISON members in 2020. That's more than 12 grants every single day of the year. The reasons for them are varied: bereavement, sickness, sudden loss of income or just an urgent repair cost that comes at the same time a child grows out of all their clothes!

Anyone can find themselves suddenly facing unexpected bills and if you're only just making ends meet it can be too much to suddenly have to find another £100.

Here are some of the ways we helped – and they show how a little can mean a lot.

4,620 grants

3,000 applications were made to the COVID-19 Response Fund for grants of up to £500. Grants are still being assessed and awarded

1,008 members helped through the small grants programme

204 essential household items and repairs



209 housing costs including rent, mortgage, Council Tax arrears



633 children returned to school in the correct uniform thanks to school uniform grants



17 car repairs



150 Emergency grants

32 funeral expenses

37 health equipment and property adaptations



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Overworked and underpaid

You work hard, you pay your taxes and want nothing more than to keep your family safe and healthy. Everything seems to be going well, even if it's hard work and there are never enough hours in the day. But Sarah's story shows how quickly things can fall apart.

Sarah's father-in-law died suddenly so supporting his wife and daughter in Ghana fell to Sarah and her partner James.

Sarah already worked two jobs: one in the health sector and then as a 'casual' for an agency in the care sector. James works in construction.

At the point Sarah contacted us she had a two-year-old son and was pregnant with their second child. They work hard to pay the mortgage on the home they are proud to have bought.

COVID-19 and Lockdown brought a dramatic and unplanned rise in their living costs. James was forced to work at home and their little boy Jack was suddenly at home all day because his nursery had closed.

Things were already tight, but disaster struck when Sarah's agency stopped all her casual shifts - again due to Lockdown.

What went wrong?

Electricity and heating costs rocketed as everyone was at home more. At the same time, they had to pay most of Jack's nursery fees to keep his place when it reopened - if they didn't Sarah would have had to stop work to look after him.

And then James had a 20% pay cut imposed as the company lost income and he was 'furloughed'. Suddenly they were short by £200-400 every month.

How we helped

- Sarah received a grant from the COVID-19 Response Fund.*
- We directed Sarah towards other organisations that could help.*
- We encouraged her to make a further application for financial help if she needed to.*

"This means everything to me. What a huge, HUGE help this is."



The board of trustees looks back

The There for You board of trustees looks back at the amazing work of There for You through the pandemic.

The pandemic changed life as we know it.

Many of our members, frontline and Key Workers – many on low pay – struggled with the changes it forced on us. Members found their lives upended in an instant – never dreaming they would be claiming benefits or using foodbanks for the first time. Others have been left vulnerable and fragile, their mental health as well as their physical and emotional health challenged as never before. More than a few have been left feeling there was nowhere left to turn.

There for You rose to this unprecedented challenge and supported more UNISON members than ever before. Few of us could have imagined the all-encompassing impact the COVID-19 pandemic would have. Difficult times are far from over, but we are buoyed by the wonderful support you have given and all that it's allowed us to achieve.

We are proud of the fact that our union has its own charity. We understand that support shouldn't end at the workplace door and stand ready to help our members when needed.

The true stories you will read here demonstrate the work we do, but also the far-reaching impact it has on the lives of UNISON members and their families. The stories speak volumes and it would take a stony heart not to be moved.

The work There for You does has been described as a 'ray of sunshine' in a seemingly hopeless situation and that is what we want you to see here. The kindness and generosity of branches, individuals and organisations that supported our COVID-19 fundraising appeal made this possible. In dark times good things can happen. And lives can be changed for the better.

If you would like to get more involved with There for You and be part of this amazing work read on for details on what you and your UNISON branch can do.

Finally, a big thank you to There for You staff who were often deluged with requests for help, and for the wonderful support from UNISON – including those UNISON staff who generously stepped in to lend a hand when demands on our service grew.

“In dark times good things can happen. And lives can be changed for the better.”

A heartfelt thank you to you all.

Escaping abuse

After years of being in an abusive relationship, Jackie found the strength to leave her partner.

The only option open to Jackie was to rent in the private sector, but given her low income, she couldn't save for a deposit.

How we helped

There for You provided a grant of £900 for her deposit.

Jackie is now able to see a future and is rebuilding her life with support from relevant organisations and her employer.



JACKIE'S STORY

III health creates debt

Kai separated from her partner and moved to rented social housing with her 23-year-old son. She worked for low pay as a care assistant in a private residential care home.

Back problems for several months left her unable to work and earn her usual full wages. She is uncertain when her back will heal enough to allow her to return to work.

Her employer has told Kai that she will only get Statutory Sick Pay. She turned to her union for help with Council Tax, water, food and fuel.

How we helped

Charities need to be accountable for all we do, so we ask for evidence of the situations we respond to. This may be bank statements, pay slips, medical certificates, proof of bill arrears and any payment arrangements that have been agreed.

While Kai waited for benefits, we paid a £500 flexible grant and £106 to cover her annual prescriptions cost.



KAI'S STORY



“We support all UNISON members when times are tough, with whatever problems they may have. And if we can’t help, we’ll try and find someone who can.”

Diary of a typical case



Grants are an important safety net, but confidential advice and support are also integral to the service There for You offers. We help guide people to other services and make referrals and get back on track with their lives.

Head of There for You, Julie Grant, sets out Jane’s story as it unfolded.

Day 1

Jane, an NHS employee, has fallen into debt. Her partner walked out and this morning she found they had emptied the joint bank account. She has no money for food or heating and with two young children she doesn't know how she's going to get through the next 10 days till pay day.

Day 2

We receive a request for an emergency grant via UNISON's call centre, **UNISON Direct**.

Within an hour our caseworker has spoken to Jane and arranged an immediate payment of £150 to tide the family over for the next few days.

During the conversation we learn that since her partner left her benefits have not been reviewed. We discover various credit card debts; fuel and water bill arrears; and Council Tax has not been paid for months.

Jane has received a liability notice and fears she must attend court. She describes the stress she feels, having nowhere to turn and how this is affecting hers and the children's health.

We signpost Jane to our

online **Benefits Calculator**

and ask her to complete our main **application form** and email it to us as a priority. We explain that once we have the form, we will undertake a benefit entitlement check. We reassure her that she does not need to attend court in respect of the liability notice.

You can hear the relief in Jane's voice.

Day 5

We have received Jane's completed form and made a full assessment. We agree a grant of £500 to target the priority debts. The £500 will pay Council Tax arrears, to avoid further enforcement action, and help clear the outstanding fuel bills.

We uncover that Jane hasn't applied for the single person's 25% Council Tax discount and explain that this can be backdated, pending

other benefit applications. Additionally, we signpost her to help getting child maintenance.

Day 6

We start the ball rolling with enquiries to other charities that may be able to help Jane and we tell her about the fuel tariffs for anyone on low income, and the different energy trust funds she can apply to for fuel grants.

Day 8

We send payments direct to the Council Tax and fuel companies.

A nursing charity we work closely with agrees to look at what they can do to help. With Jane's permission information is shared.

Day 14

The other charity confirms they will provide help with

food and living costs and they clear the water rates arrears.

Jane waits to hear if her benefit applications have been successful.

Day 15

We signpost Jane to There for You's **Debtline service** for advice on managing her credit cards debts.

Day 16

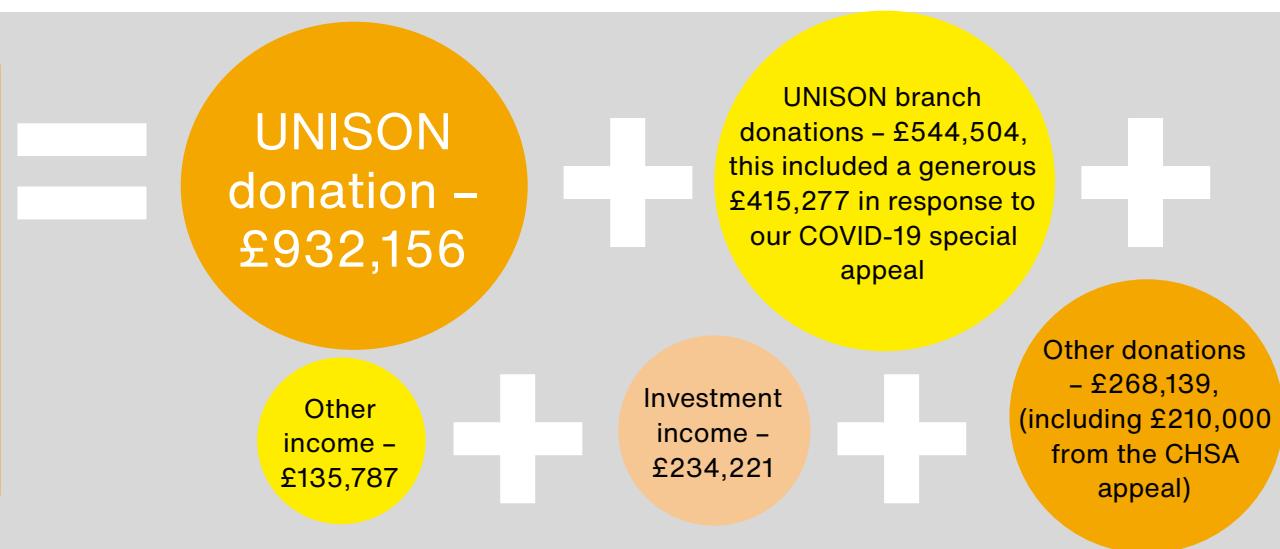
We receive a lovely email from Jane thanking us for everything. She says she is relieved and that she is much more confident that her financial difficulties can be resolved. She feels better equipped to know where to go for help if needed in the future.

Case closed.

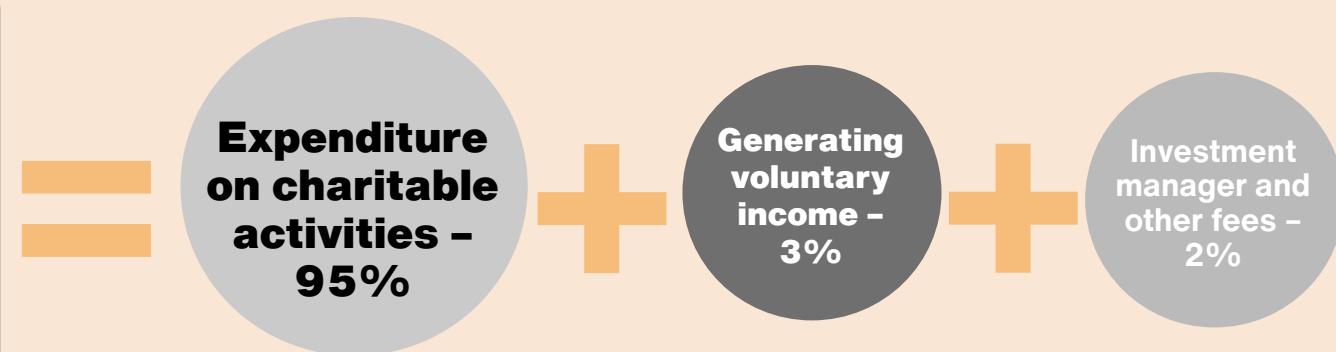
Money in, money out

Our charitable objective is to alleviate hardship or distress for the benefit of UNISON members and their financial dependants. This is how we fund that work.

**Total income –
£2,114,807.
This was up 30%
on 2019.**



**Total
expenditure –
£1,759,905.
This was up 23%
on 2019.**



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Please see the full statutory 2020 There for You (UNISON Welfare) report & accounts for more detail.

The consequences of bereavement

John died suddenly aged only 44. His wife Kay had to reduce her working hours to look after their son.

Kay had multiple debts but contacted all her creditors to ask for a reduction in monthly payments. She also checked her eligibility for benefits.

The stress of bereavement and debt led to depression and an anxiety that she will fall into arrears with her bills. She was signed off sick for the depression but returned to work because she needed the money.

How we helped

- We awarded a grant of £1,500 towards the funeral costs.*

Kay will be able to meet the balance by applying for the Bereavement Support Payment benefit.

KAY'S STORY

Getting on top of things

Adele is a school worker who got into financial difficulties following her mother's death. As so often happens, things spiralled and soon she owed over £10,000 and couldn't see a way out.



How we helped

- We referred Adele to UNISON Debtline. They can negotiate with creditors on behalf of members and reduce debts to a single monthly payment that the member can afford.*
- We gave a grant of £2,000 to help with funeral costs and Council Tax arrears and a further grant towards heating costs.*
- We advised Adele about other charities that could help and benefits she should apply for.*

Adele continues to make repayments towards her debts and feels more in control of her finances.

“This money is a ray of sunshine with everything my family has been going through.”

ADELE'S STORY



“I really appreciate your support at this very difficult time – not only because of the pandemic but also due to my personal circumstances.”

Get involved...

You've seen how lives can be changed – and with your help we can make an even bigger difference to more people and their families.

You can support There for You and help provide:

- * debt advice
- * listening and support
- * financial assistance
- * breaks and holidays
- * personal advice
- * foodbank referrals.

Fundraising and volunteering

Why not volunteer to help at, or organise, fundraising events and promote the charity to UNISON members?

To find out more [email](#) us or call 020 7121 5620.

...and make a difference!

Special COVID-19 Appeal

At this extraordinary time, more members than ever have been hit by a loss of income, debt and bereavement and feel like they have nowhere to turn. That's why we launched our special COVID-19 Appeal.

Branches can make a bank transfer straight to There for You. Find out how on our [COVID-19 Appeal page](#)

Become a branch welfare officer

You can support There for You without spending money. The charity is run by a dedicated central team while local activity is co-ordinated by branch welfare officers.

Branch welfare officers can support members who need help applying to the charity and act as the local contact person for central There for You staff.

You will be fully trained for the role. Find out more by speaking to your branch secretary.

Play the lottery

If you play the [There for You lottery](#), as well as raising money to help more people you're in with a chance of winning up to £1,000 a month!

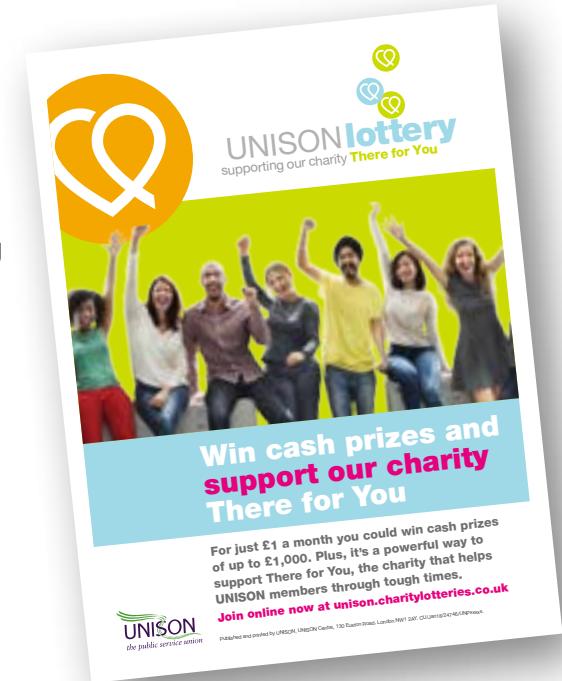
Oops!

Want to get involved but you're not yet a member of UNISON? [Join now!](#)

Thank you so much!

We couldn't have achieved all this without the amazing support of our staff, UNISON, branches and those organisations that provided additional funds. We were able to offer extensive support throughout what has been an extraordinary year because of their generosity.

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“This is going to help in ways you don’t even know.”

BETTINA'S STORY



Make a house a home

Bettina is a UNISON retired member who worked abroad. She found herself homeless when she was forced to retire on health grounds and return to the UK.

Fortunately, she was offered housing association accommodation on her return. Unfortunately, a modest pension and means tested benefits left her short when she needed to buy essentials. Friends helped as best they could, but she found herself without key items like a fridge.

How we helped

A There for You grant enabled Bettina to buy a cooker, fridge-freezer, washing machine and bed.

We put Bettina in touch with Turn 2 Us, a charity that helps people in financial need.



“At a time of unprecedented pressure on our public services, UNISON has been proud to support There for You – and through them thousands of our members who have worked so hard to keep our NHS and our local services going. We are always proud of our key workers but this year a special thanks goes out to them and for all they have done, often – as these pages show – at great personal cost to themselves. Thank you.”

Christina McAnea
UNISON general secretary